



TRICARE Choices: At a Glance



TRICARE is the Department of Defense's (DoD's) worldwide health care program available to eligible beneficiaries from any of the seven uniformed services—the U.S. Army, U.S. Navy, U.S. Air Force, U.S. Marine Corps, U.S. Coast Guard, Commissioned Corps of the U.S. Public Health Service (USPHS), and the Commissioned Corps of the National Oceanic and Atmospheric Administration (NOAA).

TRICARE Choices: At a Glance provides an overview of TRICARE's program options, including medical, pharmacy, and dental. Eligibility for TRICARE is determined by information in the Defense Enrollment Eligibility Reporting System (DEERS). It is important for sponsors to keep DEERS records up to date. For eligibility, enrollment, costs, and coverage details, visit www.tricare.mil or contact your regional contractor. (See the back of this flyer for contact information and refer to the TRICARE: Summary of Beneficiary Costs brochure.)

What TRICARE program options are available?

Depending on your beneficiary category and location, you may be eligible for different program options. Use the table below to determine your available options. Additional program details are listed inside. Your options may change when you move or when you become entitled to Medicare Part A. For assistance with health care coverage when moving or traveling, contact your regional contractor.

TRICARE Program Options

| Beneficiary Type | Program Options |
|---|---|
| Active duty service members (ADSMs) <i>(Includes National Guard and Reserve members¹ activated for more than 30 consecutive days)</i> | TRICARE Prime TRICARE Prime Remote |
| Active duty family members (ADFMs)² <i>(Includes family members of National Guard and Reserve members¹ activated for more than 30 consecutive days, and certain survivors)</i> | TRICARE Prime TRICARE Prime Remote for Active Duty Family Members (TPRADFM) TRICARE Standard TRICARE Extra TRICARE For Life (ADFMs must have Medicare Part B to participate in TRICARE For Life) US Family Health Plan (USFHP) TRICARE Dental Program |
| Retired service members and eligible family members, survivors, Medal of Honor recipients, former spouses, and others Note: National Guard and Reserve members who may have retired from their Service are not eligible for TRICARE coverage until they reach traditional retirement age. | TRICARE Prime TRICARE Standard TRICARE Extra TRICARE For Life (If entitled to premium-free Medicare Part A based on age, disability, or end-stage renal disease, the beneficiary must have Medicare Part B to retain TRICARE eligibility.) US Family Health Plan TRICARE Retiree Dental Program |
| National Guard and Reserve members and their family members <i>(Qualified, non-active duty members of the Selected Reserve and Individual Ready Reserve)</i> | TRICARE Reserve Select (TRS) TRICARE Dental Program |

1. The National Guard and Reserve includes the Army National Guard, the Army Reserve, the Navy Reserve, the Marine Corps Reserve, the Air National Guard, the Air Force Reserve, and the U.S. Coast Guard Reserve. For more information about benefits for the National Guard and Reserve, visit www.defenselink.mil/ra.

2. ADFMs are **not** required to have Medicare Part B to remain eligible for TRICARE. Upon sponsor's retirement, Medicare Part B **must** be in effect no later than the sponsor's retirement date to avoid a break in TRICARE coverage.

TRICARE Program Options

TRICARE Program Descriptions

| Program | Type of Program | Enrollment and Fees | Medical Provider Choice |
|--|--|---|--|
| TRICARE Prime | <ul style="list-style-type: none"> Managed-care or health maintenance organization (HMO) option available in specific geographic areas | <ul style="list-style-type: none"> Enrollment required Retirees, their families, survivors, and eligible former spouses pay annual enrollment fees Offers lowest out-of-pocket costs | <ul style="list-style-type: none"> Receive most care from primary care manager (PCM) at a military treatment facility (MTF) or within TRICARE network PCM referrals required for most specialty care |
| TRICARE Prime Remote <i>(includes TPRADFM)</i> | <ul style="list-style-type: none"> TRICARE Prime-like benefit for active duty families living and working in remote locations | <ul style="list-style-type: none"> Enrollment required No annual enrollment fee Offers same low out-of-pocket costs as TRICARE Prime | <ul style="list-style-type: none"> Receive care from TRICARE network providers <i>(or a TRICARE-authorized provider if network provider is unavailable)</i> |
| TRICARE Standard | <ul style="list-style-type: none"> Fee-for-service option available worldwide | <ul style="list-style-type: none"> No enrollment required No annual enrollment fee or enrollment applications Annual deductibles and cost-shares apply¹ | <ul style="list-style-type: none"> Receive care from TRICARE-authorized, non-network providers No referrals required Some services require prior authorization |
| TRICARE Extra | <ul style="list-style-type: none"> Preferred-provider option (PPO) in areas with established TRICARE networks | <ul style="list-style-type: none"> No enrollment required No annual enrollment fee or enrollment applications Annual deductibles and discounted cost-shares apply | <ul style="list-style-type: none"> Receive care from TRICARE network providers No referrals required Some services require prior authorization |
| TRICARE Reserve Select (TRS) | <ul style="list-style-type: none"> Premium-based health plan that qualified National Guard and Reserve members may purchase Available worldwide | <ul style="list-style-type: none"> Must qualify for and purchase TRS to participate Monthly premiums, annual deductibles, and cost-shares apply | <ul style="list-style-type: none"> Receive care from any TRICARE-authorized provider <i>(network or non-network)</i> No referrals required Some services require prior authorization |
| TRICARE For Life (TFL) | <ul style="list-style-type: none"> TRICARE's Medicare-wraparound coverage available to all Medicare-eligible TRICARE beneficiaries, regardless of age, provided they have Medicare Part A and Medicare Part B | <ul style="list-style-type: none"> No enrollment fees Must be entitled to premium-free Medicare Part A and have Medicare Part B | <ul style="list-style-type: none"> Receive care from Medicare providers |
| US Family Health Plan (USFHP)² | <ul style="list-style-type: none"> TRICARE Prime managed-care option available through networks of community-based, not-for-profit health care systems in six areas of the United States | <ul style="list-style-type: none"> Enrollment required Depending on the health care system, enrollment fees may apply | <ul style="list-style-type: none"> Receive care from primary care physician in the health care system to which you are enrolled Primary care physician will refer you for specialty care |

1. Authorized providers who are not part of the TRICARE network of civilian providers may charge beneficiaries using TRICARE Standard up to 15 percent above the TRICARE-allowable charge for services. Beneficiaries are responsible for that additional 15 percent, in addition to applicable cost-share and deductible amounts.

2. If you enroll in the USFHP, you may **not** access care at an MTF, including MTF pharmacies. Additionally, you are not eligible to use the other program options listed in this flyer. If you disenroll from USFHP or move out of one of its designated service areas, you regain eligibility for other TRICARE programs.

Pharmacy and Dental Options



TRICARE Pharmacy Program

TRICARE provides prescription medications for all eligible TRICARE beneficiaries. Costs for prescriptions are based on the category under which the drug is classified—formulary or non-formulary and generic or brand name—and where the prescription is filled—MTF pharmacy, TRICARE Mail Order Pharmacy, TRICARE Retail Network Pharmacy, or a non-network pharmacy.

You can convert maintenance prescriptions—prescriptions you take on a regular basis—that you have filled at a TRICARE retail network pharmacy to the TRICARE Mail Order Pharmacy via the Member Choice Center (MCC). See the *For Information and Assistance* section for contact information.

Learn about the Uniform Formulary Search Tool and other pharmacy benefit information at www.tricare.mil/pharmacy.

TRICARE Dental Program

The TRICARE Dental Program (TDP) is available to eligible ADFMs and National Guard and Reserve members and their eligible family members.

TDP Benefits

- Voluntary enrollment
- Worldwide, portable coverage
- Single and family plans available
- Affordable monthly premiums
- Lower specialty care cost-shares for E1–E4 pay grades
- Comprehensive coverage for most dental services
- 100 percent coverage for preventive and diagnostic services



TRICARE Retiree Dental Program

The TRICARE Retiree Dental Program (TRDP) is available to retired service members and their eligible family members, including retired National Guard and Reserve members.

TRDP Benefits

- Voluntary enrollment
- Nationwide, portable coverage
- Single, dual, and family plans available
- Monthly premiums vary regionally by ZIP code; minimal deductibles and cost-shares apply
- Comprehensive coverage for most dental services; visit any dentist within the TRDP service area

For Information and Assistance

TRICARE North Region

Health Net Federal Services, LLC
1-877-TRICARE (1-877-874-2273)
TRICARE Reserve Select: 1-800-555-2605
Behavioral Health Care Appointment Assistance:
1-877-747-9579 (8 a.m.–6 p.m. Eastern Time)
www.healthnetfederalservices.com

TRICARE South Region

Humana Military Healthcare Services, Inc.
1-800-444-5445
Active duty programs: 1-877-249-9179
National Guard and Reserve: 1-877-298-3408
Warrior Navigation and Assistance Program (WNAP):
1-888-4GO-WNAP (1-888-446-9627)
Behavioral Health Care Appointment Assistance:
1-877-298-3514 (8 a.m.–7 p.m. Eastern Time)
www.humana-military.com

TRICARE West Region

TriWest Healthcare Alliance Corp.
1-888-TRIWEST (1-888-874-9378)
Behavioral Health Care Appointment Assistance:
1-866-651-4970 (8 a.m.–6 p.m. Pacific Time)
www.triwest.com

TRICARE For Life

Wisconsin Physicians Service
1-866-773-0404
1-866-773-0405 (TTY/TDD for the hearing impaired)
www.TRICARE4u.com

TRICARE Reserve Select

(Web application)
<https://www.dmdc.osd.mil/appj/trs/index.jsp>

TRICARE Web Site

www.tricare.mil

TRICARE Dental Program

United Concordia Companies, Inc.
1-800-866-8499
www.TRICAREdentalprogram.com

TRICARE Retiree Dental Program

Delta Dental® of California
1-888-838-8737
www.trdp.org

TRICARE Mail Order Pharmacy

1-866-DoD-TMOP (1-866-363-8667)
www.tricare.mil/pharmacy

TRICARE Retail Network Pharmacy

1-866-DoD-TRRX (1-866-363-8779)
www.tricare.mil/pharmacy

Member Choice Center

1-877-363-1433

Defense Enrollment Eligibility Reporting System (DEERS)

Phone: 1-800-538-9552
Fax: 1-831-655-8317
www.tricare.mil/deers

Beneficiary Web Enrollment (BWE) Web Site

(Manage TRICARE Prime enrollment online)
<https://www.dmdc.osd.mil/appj/bwe/>

US Family Health Plan

1-800-74-USFHP (1-800-748-7347)
www.usfamilyhealthplan.org

Military Health System Web Site

<http://www.health.mil>



An Important Note About TRICARE Program Information

At the time of printing, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law. Changes to TRICARE programs are continually made as public law is amended. **Military treatment facility guidelines and policies may be different than those outlined in this product.** For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.

Please provide feedback on this flyer at www.tricare.mil/evaluations/feedback.